AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

- 1-20. (Cancelled)
- 21. (Previously Presented) A method for enrolling users in a transaction processing program, comprising:

receiving transmitter identification data and payment information at a point-of-sale device, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof;

electronically associating said transmitter identification data with said payment information;

transmitting said associated transmitter identification data and said payment information to a host transaction processing system; and

electronically enrolling a user associated with a customer transponder into the transaction processing program by storing enrollment data comprising said associated transmitter identification data and said payment information in said host transaction processing system.

- 22. (Cancelled)
- 23. (Previously Presented) The method of claim 21, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.
- 24. (Previously Presented) A method for enrolling users in a transaction processing program, comprising:

receiving transmitter identification data and payment information at one of a plurality of point-of-sale devices, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof;

transmitting said transmitter identification data and said payment information to a host transaction processing system;

electronically assigning a unique customer identifier that corresponds to said transmitter identification data;

associating said unique customer identifier, said transmitter identification data and said payment information; and

electronically enrolling a user associated with a customer transponder into the transaction processing program by storing enrollment data comprising said associated unique customer identifier, transmitter identification data and payment information in said host transaction processing system.

- 25. (Cancelled)
- 26. (Previously Presented) The method of claim 24, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.

27-51. (Canceled)

- 52. (Previously Presented) The method of claim 21, further comprising:

 providing the customer transponder associated with the transmitter identification data to a customer.
- 53. (Previously Presented) The method of claim 52, wherein the providing the customer transponder and receiving the transmitter data and payment information occurs at a merchant location.
- 54. (Previously Presented) The method of claim 24, further comprising:

 providing the customer transponder associated with the transmitter identification data to a customer.

- 55. (Previously Presented) The method of claim 54, wherein the providing the customer transponder and receiving the transmitter data and payment information occurs at a merchant location.
- 56. (Previously Presented) The method of claim 21, further comprising: verifying the payment information.
- 57. (Previously Presented) The method of claim 24, further comprising: verifying the payment information.
- 58. (Previously Presented A system, comprising:

a merchant reader that receives transmitter identification data and payment information, electronically associates said transmitter identification data with said payment information, and transmits said associated transmitter identification data and said payment information to a host transaction processing system, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof; and

a host processing system that receives said transmitted information and enrolls a user associated with a customer transmitter into the transaction processing program by storing enrollment data comprising said associated transmitter identification data and said payment information in said host transaction processing system.

- 59. (Cancelled)
- 60. (Previously Presented) The system of claim 58, wherein said merchant reader receives additional customer information and transmits the additional customer information to said host transaction processing system, and wherein said host processing system associates said additional customer information with said transmitter identification data and said payment information, and stores said associated additional customer information, transmitter identification data and said payment information.
- 61. (Previously Presented) The system of claim 58, wherein said merchant reader is associated with a point-of-sale device.

62. (Previously Presented) A system, comprising:

a merchant reader that receives transmitter identification data and payment information and transmits said transmitter identification data and said payment information to a host transaction processing system, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof; and

a host transaction processing system that electronically assigns a unique customer identifier that corresponds to said transmitter identification data, associates said unique customer identifier, said transmitter identification data and said payment information, and enrolls a user associated with a customer transmitter into the transaction processing system by storing enrollment data comprising said associated unique customer identifier, transmitter identification data and payment information in said host transaction processing system.

- 63. (Cancelled)
- 64. (Previously Presented) The system of claim 62, wherein said merchant reader receives additional customer information and transmits the additional customer information to said host transaction processing system, and wherein said host processing system associates said additional customer information with said transmitter identification data and said payment information, and stores said associated additional customer information, transmitter identification data and said payment information.
- 65. (Previously Presented) The system of claim 62, wherein said merchant reader is associated with a point-of-sale device.
- 66. (Previously Presented) A method for enrolling users in a transaction processing program, comprising:

receiving transmitter identification data and payment information at a point-of-sale device, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof;

automatically associating said transmitter identification data with said payment information;

transmitting said associated transmitter identification data and said payment

information to a host transaction processing system; and

automatically enrolling a user associated with a customer transponder into the transaction processing program by storing enrollment data comprising said associated transmitter identification data and said payment information in said host transaction processing system.

- 67. (Cancelled)
- 68. (Previously Presented) The method of claim 66, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.
- 69. (Previously Presented) A method for enrolling users in a transaction processing program, comprising:

receiving transmitter identification data and payment information at one of a plurality of point-of-sale devices, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof;

transmitting said transmitter identification data and said payment information to a host transaction processing system;

automatically assigning a unique customer identifier that corresponds to said transmitter identification data;

associating said unique customer identifier, said transmitter identification data and said payment information; and

automatically enrolling a user associated with a customer transponder into the transaction processing program by storing enrollment data comprising said associated unique customer identifier, transmitter identification data and payment information in said host transaction processing system.

70. (Cancelled)

71. (Previously Presented) The method of claim 69, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.